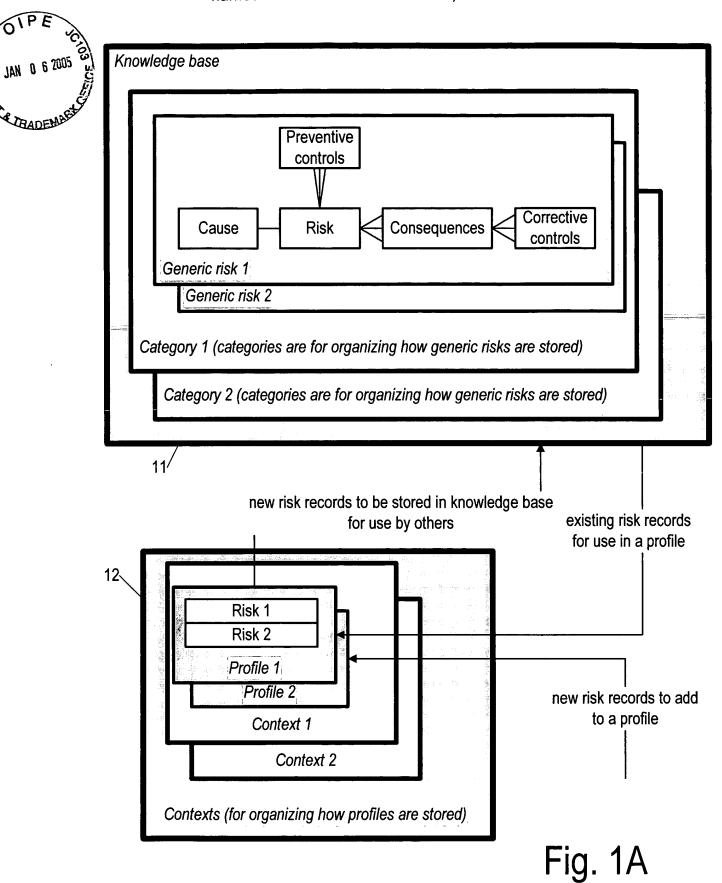
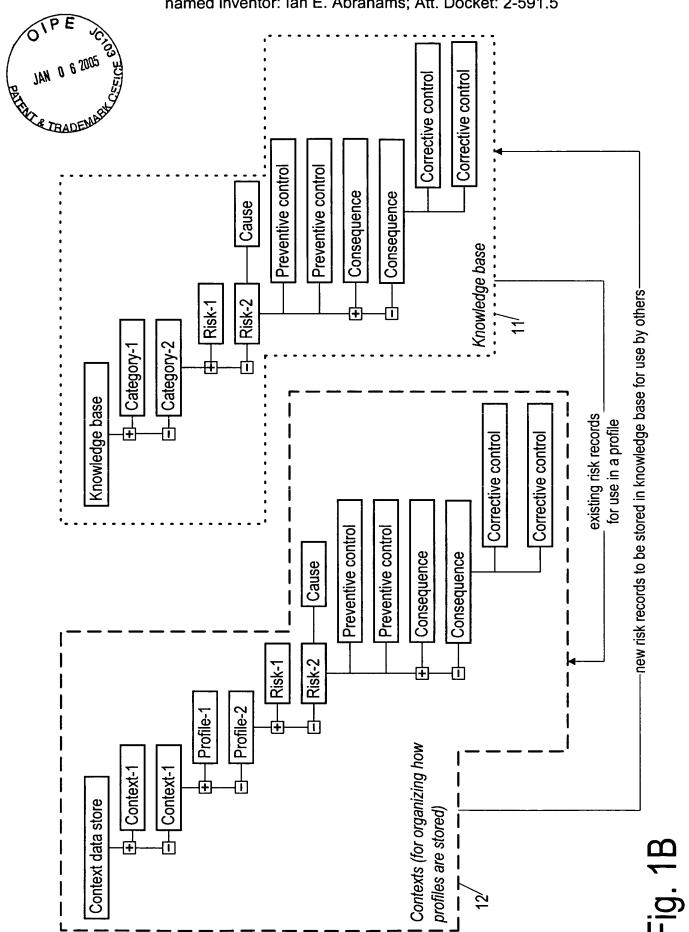
Replacement Sheet for App. Ser. No. 09/774,538; "System for Managing Risk"; Firstnamed inventor: Ian E. Abrahams; Att. Docket: 2-591.5

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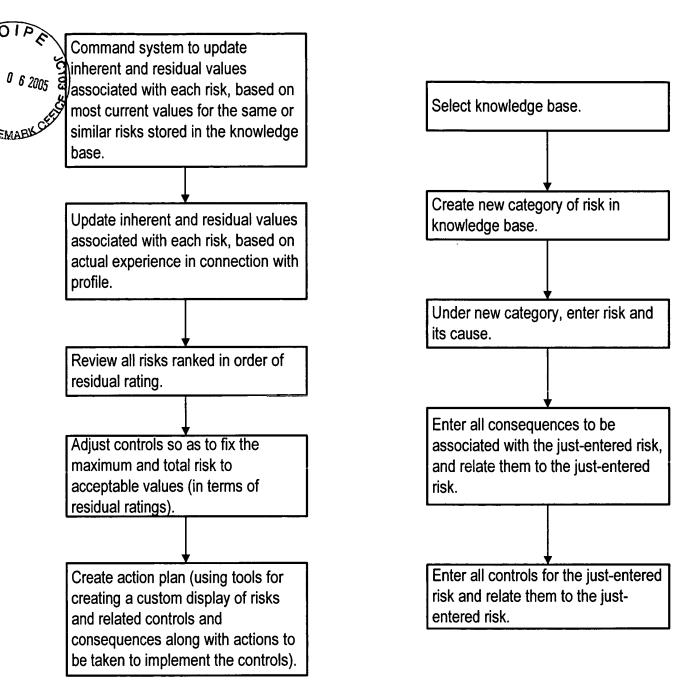


Fig. 5

Fig. 6

Replacement Sheet for App. Ser. No. 09/774,538; "System for Managing Risk"; First-named inventor: Ian E. Abrahams; Att. Docket: 2-591.5

